

Information to identify the case:

Debtor 1	<u>Jason W. Homa</u>	Social Security number or ITIN	xxx-xx-8188
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Candice L. Homa</u>	Social Security number or ITIN	xxx-xx-2581
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21818-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason W. Homa

Candice L. Homa

10/24/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jason W. Homa
Candice L. Homa
Debtors

Case No. 19-21818-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 24, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jason W. Homa, Candice L. Homa, 209 Underwood Ave., Elizabeth, PA 15037-1741
15176696	+ Clairton Works Federal Credit Union, 600 State St., Unit 3, Clairton, PA 15025-1876
15045439	+ PA Municipal Service Co., 336 Delaware Ave, Dept W-40, Oakmont, PA 15139-2120
15045440	Partners in Nephro & Endo, 5171 Liberty Avenue, Pittsburgh, PA 15224-2254
15045445	SYNCB, c/o Midland Funding, 2635 Northside Dr., Suite 30, San Diego, CA 92108
15045444	+ South Hills Gastro Associates, P.O. Box 615, Connellsville, PA 15425-0615
15045448	Waterfront Anesthesia, P.O. Box 49, Pittsburgh, PA 15230-0049
15045449	Waterfront Surgery Center, 495 East Waterfront Dr, Suite 110, Homestead, PA 15120-1151

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 25 2024 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 24 2024 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 25 2024 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 24 2024 23:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	^ MEBN	Oct 24 2024 23:25:37	KeyBank as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	+ EDI: PRA.COM	Oct 25 2024 03:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15045429	Email/Text: legal@arsnational.com	Oct 24 2024 23:29:00	ARS National Services, Inc., P.O. Box 469100, Escondido, CA 92046-9100
15045430	EDI: BANKAMER	Oct 25 2024 03:23:00	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
15190924	EDI: BANKAMER	Oct 25 2024 03:23:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
15045431	^ MEBN	Oct 24 2024 23:25:42	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15045433	Email/Text: cwfcu@verizon.net	Oct 24 2024 23:29:00	Clairton Works Federal Credit Union, 121 S 2nd

District/off: 0315-2

User: auto

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			Ave, Elizabeth, PA 15037
15181620	EDI: CITICORP	Oct 25 2024 03:23:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15045432	+ EDI: CITICORP	Oct 25 2024 03:23:00	Citicards CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15045435	EDI: DISCOVER	Oct 25 2024 03:23:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
15045434	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 24 2024 23:29:00	Daniel J. Santucci, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
15045436	^ MEBN	Oct 24 2024 23:25:42	Jefferson Regional Medical Center, c/o CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15045437	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 24 2024 23:29:00	Key Bank, 4910 Tidemand Road, Cleveland, OH 44144-2338
15181624	^ MEBN	Oct 24 2024 23:25:36	KeyBank N.A. as s/b/m/ to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15045438	Email/Text: bankruptcydpt@mcmcg.com	Oct 24 2024 23:29:00	Midland Credit Management, P.O. Box 51319, Los Angeles, CA 90051-5619
15045441	Email/Text: bankruptcydepartment@tsico.com	Oct 24 2024 23:29:00	Partners in Nephro & Endo, c/o Transworld Systems Inc., P.O. Box 15520, Wilmington, DE 19850-5520
15166783	+ Email/Text: ebnpeoples@grblaw.com	Oct 24 2024 23:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15045442	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 24 2024 23:29:00	Sam's Club, c/o Midland Funding, LLC, P.O. Box 2001, Warren, MI 48090-2001
15045443	EDI: SYNC	Oct 25 2024 03:23:00	Sams Club MC/SYNCB, P.O. Box 960013, Orlando, FL 32896-0013
15045814	^ MEBN	Oct 24 2024 23:25:56	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15045447	+ Email/Text: BAN140310@UCBINC.COM	Oct 24 2024 23:29:00	United Collections Bureau, Inc., P.O. Box 140310, Toledo, OH 43614-0310

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA , N.A.
cr		Bank of America, N.A.
cr		Clairton Works FCU
cr		KeyBank, NA, s/b/m First Niagara Bank, NA
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15045446	*	SYNCB, c/o Midland Funding, 2635 Northside Dr., Suite 30, San Diego, CA 92108

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Oct 24, 2024

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Dennis J. Spyra	on behalf of Debtor Jason W. Homa dennis@spyrallawoffice.com
Dennis J. Spyra	on behalf of Joint Debtor Candice L. Homa dennis@spyrallawoffice.com
George M Conway	on behalf of U.S. Trustee Office of the United States Trustee george.m.conway@usdoj.gov
Harry B. Reese	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
Marisa Myers Cohen	on behalf of Creditor Bank of America N.A. ecfmail@mwclaw.com, mcohen@mwclaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor KeyBank NA, s/b/m First Niagara Bank, NA amps@manleydeas.com

TOTAL: 11